

BUSINESS ASSISTANCE

As we begin the 21st Century, small businesses are confronted with a multitude of new regulations and laws, a proverbial regulatory maze for permit approval, and increased competition in the global marketplace. Time has become an ever-increasing luxury that must be utilized wisely to succeed. With these parameters in mind, the City of Riverside has compiled a comprehensive business guide outlining the many services and programs available that are tailored to the small business community.

Outlined below is a quick reference to many sources of technical and financial assistance to the small business community. A more extensive summary is included in our Business Assistance Guide available through the city's economic development department.

- LOCAL RESOURCES
- REGIONAL & STATE RESOURCES
- FEDERAL RESOURCES
- INTERNATIONAL TRADE & EXPORTS RESOURCES
- LOCAL FINANCING PROGRAMS
- STATE FINANCING PROGRAMS
- CALIFORNIA TECHNOLOGY, TRADE & COMMERCE FINANCING PROGRAMS
- FEDERAL FINANCING PROGRAMS
- SMALL BUSINESS ADMINISTRATION (SBA)
- ADDITIONAL FINANCING RESOURCES
- WORKFORCE & TRAINING RESOURCES
- ADDITIONAL RESOURCES

LOCAL RESOURCES

Small Business Development Center (SBDC)



The SBDC offers business consulting, business workshops and seminars, and a small business library/computer lab and additional specialized programs. Located at 1157 Spruce Street, Riverside, CA 92507; phone them at (951) 781-2345; or visit their website www.iesbdc.org.

Greater Riverside Chambers of Commerce

There are six chamber divisions serving the greater Riverside area. Specialized programs include: International Trade Assistance, Government Procurement Assistance, access to customized training programs, extensive health and worker's compensation benefits, free notary service, business statistics, demographic and population information, discounted

liability and property insurance, discounted medical/dental/vision insurance, discounted phone/Internet services, subscriptions to Business Press & Greater Riverside Business newspaper, discounted credit union membership. Located at 3985 University Avenue, Riverside, CA 92501; call (951) 683-7100; or visit their website at www.riverside-chamber.com.

University of California, Riverside Extension (Extended Education)

The University of California, Riverside Extension provides continuing education and certificate programs to the local business community. For more information, call (951) 787-4102, or visit their website at www.UCRExtension.net.



University of California, Riverside (UCR)

Office of Economic Development and Real Estate Services

The University of California, Riverside is not just an economic entity with a direct economic impact to the region of more than \$544 million annually, but is also an institution committed to enhancing the economic vitality of the region. UCR welcomes and encourages the establishment of partnerships with private industry, with specific emphasis on knowledge intensive/high technology manufacturing. For additional information about UCR's Economic Development programs, call (951) 827-2390 visit their website at <http://edres.ucr.edu>.

Service Corps of Retired Executives (SCORE)

SCORE is a 13,000 member volunteer program sponsored by the U.S. Small Business Administration (SBA). The program matches volunteer retired executives with small businesses that need expert advice. To locate the SCORE office nearest you, call (202) 205-6762, or in Riverside, SCORE can be reached through the Greater Riverside Chambers of Commerce at (951) 683-7100 or www.riverside-chamber.com. Additional information is also available at www.score.org.

Riverside Community College (RCC) Corporate Connection

Corporate Connection, created by the Office of Economic Development at Riverside Community College, offers local businesses customized solutions in the development and delivery of training programs to enhance the productivity of your employees. Rather than use off-the-shelf curricula, they design programs based on what you need. Specialized areas include the California/Mexico Trade Assistance Center, Corporate Contract Training, Government Contracting Assistance, International Business Development, Technology Training, and Workshops/Events. The center is located at 2038 Iowa Avenue, Suite 100, Riverside CA 92507. For more information, contact them at (951) 788-2520, or visit their website at www.rcchelpsbusiness.com.

Riverside Community College (RCC)

Procurement Assistance Center (PAC)

Managed by Riverside Community College, PAC provides procurement assistance to help small, minority, women-owned and other businesses sell various goods and services

to various government agencies, prime contractors and other purchasers. For more information, call (951) 788-2515, or visit their website at www.rcchelpsbusiness.com.

City of Riverside's Small Business Resource Office



Services include information on sources for financing, training, permitting, and serves as a one-stop center for general business and marketing information regarding the City of Riverside. The Resource Office also provides ombudsman services for clients to help them through the permitting process. For more information, you can contact the Development Department, Economic Development Division at (951) 826-5519; or write to Economic Development Project Manager, Development Department, 3900 Main Street, 5th Floor, Riverside, CA 92522. The City of Riverside has an extensive website at www.riversideca.gov.

REGIONAL & STATE RESOURCES

Inland Empire Economic Partnership (IEEP)

This regional economic development organization provides services to businesses in the counties of Riverside, San Bernardino, and eastern Los Angeles. IEEP offers the following programs: site location assistance, regional site tours, labor market analysis, custom research, demographic information, permit processing assistance, opportunity to invest in regional economy, and Tri-county networking opportunities. Write to them at 1201 Research Park Drive, Suite 100, Riverside, CA 92507 or contact their office at (951) 779-6700. You can also visit their website at www.ieep.com.

California Manufacturing Technology Center



This center is designed to help small and medium-sized manufacturers become more profitable through lean manufacturing techniques. For more information, call (909) 937-6890, or write to CMTC, 2151 Convention Center Way, Suite 121 West, Ontario, CA 91764; visit their website at www.cmtc.com.

California Technology, Trade and Commerce Agency

The California Technology, Trade and Commerce Agency is the State's agency for promoting economic development, job creation, and business retention in California. For more information regarding services and programs, call (626) 683-2619. California Technology, Trade and Commerce has an extensive Internet site at www.commerce.ca.gov.

California Native American Business Development Center (CNABDC)

The CNABDC is a project operated by the National Center for American Indian Enterprise Development in cooperation with the U.S. Department of Commerce. The CNABDC provides management and technical assistance for Native Americans residing in the State of California. For more information, contact CNABDC at (626) 442-3701, or write to CNABC, Pacific Regional Office, 11138 Valley Mall, Suite 200, El Monte,

CA 91731. CNABDC has a website at www.ncaied.org.

FEDERAL RESOURCES

Best Manufacturing Practices (BMP) Program

The BMP Center for Excellence was established under a cooperative agreement between the Department of the Navy, the Department of Commerce's National Institute of Standards and Technology, and the University of Maryland to help identify the best practices used in the areas of design, testing, production, facilities, logistics, and management. For information, contact BMP at (301) 405-9990, or their website at www.bmpcoe.org.

National Technology Transfer Center (NTTC)

The National Technology Transfer Center is an independent organization created by Congress to help the entire spectrum of U.S. business and industry and provide access to federal research and development information. For more information about NTTC, call (800) 678-6882. NTTC has a website located at www.nttc.edu.

Federal Laboratory Consortium for Technology Transfer (FLC- Far West Region)

With more than 600 federal laboratories and centers, departments, and agencies participating as members, the FLC provides the point of entry to federal laboratory expertise and technology. The consortium has the ability to put a potential partner in contact with a federal laboratory that can provide expertise and capability in a specific area of interest. For more information, call the FLC- Far West Region at (805) 989-9208, or visit the FLC-Far West Region on the web at www.federallabs.org, or their national website at www.federallabs.org.

NASA Ames Technology Commercialization Center (ATCC)

The center, located in San Jose, CA, draws upon a regional network of entrepreneurs, business and technical experts, capital and market know-how, as well as the talent and technology pool of NASA. The center has developed a laboratory-to-market model which specializes in technology incubation, taking the technology output of NASA Ames and pairing that technology with appropriate partners in the business and financial communities to create and foster new companies and job growth. For more information, contact the Ames Commercial Technology Office at (650) 604-0893, or their website at www.ten-net.org.

Manufacturing Extension Partnership (MEP)

MEP is dedicated to bringing technology and business assistance services to all of America's 381,000 small and medium sized manufacturing establishments through manufacturing extension services. For more information, contact Manufacturing Extension Partnership, National Institute of Standards and Technology Division 480, Gaithersburg, MD 20899-0001, or call (800) MEP-HMFG or (301) 975-5020. Their website is available at www.mep.nist.gov.

American Technology Alliances (AmTech)

AmTech is dedicated to research, education, and the formation of partnerships between government laboratories and the private sector. For more information, write to American Technology Initiative, 497 Seaport Court, Suite 102A, Redwood City, CA 94063, or call (650) 569-3838, or visit the AmTech website at www.amtech-usa.org.

INTERNATIONAL TRADE & EXPORT RESOURCES

Inland Empire Export Assistance Center - U.S. Department of Commerce (Ontario, CA)

The center offers a full range of federal and local export programs under one roof. Clients receive assistance by professionals from the U.S. Department of Commerce and other public and private organizations. Its international trade specialists assist exporters in identifying and exploring new international markets through specialized services, counseling, and seminars. For more information, write to Inland Empire Export Assistance Center, 2940 Inland Empire Boulevard, Suite 121, Ontario, CA 91764; call (909) 390-5650; or visit their website at www.citivu.com/inland_empire/doc-eac/.



Riverside Community College (RCC) Center for International Trade Development (CITD)

The center helps Riverside firms compete in the global marketplace by providing export counseling and seminars. CITD provides international trade assistance and resources to potential and existing businesses and individuals. Services include: trade leads, one on one business counseling, up-to-date international trade library, foreign market data, technical assistance, and trade seminars. For more information, call (951) 571-6443 or visit their website at www.rcchelpsbusiness.com/prog-intbus.html.

Inland Empire International Business Association (IEIBA)

As 150-member non-profit international trade promotion organization, IEIBA supports and encourages export and import trade. It takes an active role with the business community, the media, and the government regarding issues that are vital to the Inland Empire's world trade growth. IEIBA conducts monthly networking and educational programs and an annual World Trade Conference during World Trade Week in May. IEIBA also provides support and internships for students of four area colleges and universities. For more information, call (951) 780-3978.

Inland Empire Small Business Development Center (SBDC)

Inland Empire International Trade (IEIT)

Managed by the Inland Empire Small Business Development Center, this program is a cooperative effort to create new jobs through dynamic expansion of exports from the Inland Empire region. IEIT assists firms in successfully entering emerging foreign

markets. The staff utilizes various federal, state, and international databases with regard to international trade information and trade leads. Services include: sales lead generation, marketing, financing resources, logistics, and training. For more information, call (951) 781-2345, or visit their website at www.iesbdc.org.

World Trade Center of the Inland Empire

The World Trade Center of the Inland Empire® a public/private partnership, partially funded by the City of Riverside, assists and mentors Riverside businesses to expand their global business presence. Services include: protocol assistance, customized market research, licensed procedures, trade missions, credit reports/profiles and individual trade consulting. Staffed by international experts, the trade center provides Riverside businesses with import and export assistance, as well as networking, technical procedures and export strategies. The center is conveniently located in downtown Riverside at 3985 University Avenue, Riverside, CA 92501-3256. They can be reached at (951) 680-1774, or visit their website at www.globaltradecenter.org

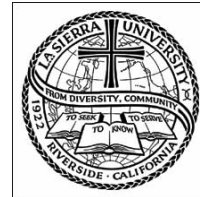
California Baptist University



With more than 2,300 students, California Baptist University reaches out to the world as students come from such countries as China, Korea, Japan, Hong Kong, Mexico, and the United Arab Emirates, to study on this intimate campus. It also reaches into the world as hundreds of students travel throughout the year to study and minister in Australia, China, Japan, Ecuador, Russia, Korea, France, and Kenya. The University offers a variety of programs including 24 undergraduate majors, a teaching credential, and master degrees in Business Administration, Counseling, Psychology, and Education. For more information, call (951) 689-5771, or visit their website at www.calbaptist.edu.

La Sierra University

Approximately 1,900 students from over 60 countries attend La Sierra University, which offers 150 degrees in a variety of liberal arts and professional areas including Associates, Bachelors, Masters, and Doctoral degree programs. International Education opportunities include the Student Missionary Program, International Internships, and programs through satellite universities in Africa, Asia, Europe, and Latin America. For more information, call (951) 785-2000, or visit their website at www.lasierra.edu.



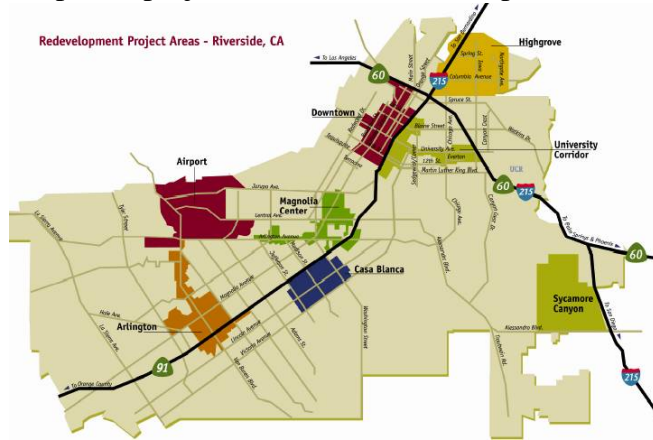
Riverside Community College District (RCC)

Riverside Community College District delivers high quality post-secondary education to more than 32,000 students on its three campuses in Riverside, Norco-Corona and Moreno Valley. About 300 international students from 50 countries around the world attend RCC each semester, with more than half from Asia and the Pacific. Popular majors include: Computer Information Systems, Business and International Business. For more information, call (951) 222-8000, or visit their website at www.rccd.cc.ca.us.

LOCAL FINANCING PROGRAMS

Redevelopment Project Areas

The City of Riverside has seven (7) redevelopment project areas. The Redevelopment Agency may assist businesses within these areas with loans or grants for building facade improvements and property tax reimbursement incentives to offset development costs for land acquisition, development fees, and certain public infrastructure improvements. For more information, call (951) 826-5649 or www.riversideca.org.



Agua Mansa Enterprise Zone

The City of Riverside provides informational materials describing the benefits to businesses locating or expanding in this multi-jurisdictional enterprise zone. The 10,500-acre, state-designated Agua Mansa Enterprise Zone embraces the western portion of Riverside and San Bernardino Counties and portions of the cities of Colton, Rialto, and Riverside. Significant state tax incentives and hiring credits are available to corporations and individuals who operate or invest in a business located within this industrial and commercial zone. Local government incentives include the reduction of building fees and tax deductions. For information, contact the Zone Coordinator at (951) 826-5519 or at www.riversideca.org.

Recycling Market Development Zone (RMDZ)

The California Integrated Waste Management Board oversees this innovative program to provide incentives to manufacturers who produce recycled-content products. The primary incentives of the program are low-interest loans, or assistance in site and permitting issues that may affect recycling-based businesses; local government incentives, which may include low-interest loans; community development block grant funds; industrial development bonds; and business tax exemptions. The main purpose of this program is to stimulate statewide market development for recycled materials and is modeled in part after the California Enterprise Zone program. The RMDZ is designated as having the same boundaries as the Agua Mansa Enterprise Zone. For more information, contact the R-Team hotline at (916) 341-6000, or visit the website at www.ciwmb.ca.gov/rmdz.

Local Enterprise Zones (Airport & Marketplace)

The City of Riverside provides a handout, complete with map, outlining the financial incentives to qualifying businesses which locate or expand in Riverside's Local Enterprise Zones. Patterned after the successful State Enterprise Zone, the Local Enterprise Zones offer reduction in utility user tax, business license tax, and targeted fee reductions to businesses which relocate or expand within two (2) zones: the Airport area

and Marketplace area in Riverside. For information, contact the Zone Coordinator at (951) 826-5519 or www.riversideca.org.

March Joint Powers Authority

The Authority is planning reuse and joint use of thousands of acres of newly available land & buildings for development formally a part of March Air Force Base. For more information, call (951) 656-7000 or write to March Joint Powers Authority, P.O. Box 7480, Moreno Valley, CA 92552 or www.marchjpa.com.

STATE FINANCING PROGRAMS

State Treasurer's Office - California Pollution Control Financing Authority (CPCFA)

Large Business Pollution Control Tax-Exempt Bond Program

Provides bond financing to California businesses, regardless of company size, for the acquisition, construction, or installation of qualified pollution control, waste disposal and resource recovery facilities. For more information, contact California Pollution Control Financing Authority at (916) 654-5610, or contact their website at www.treasurer.ca.gov/cpcf.

Small Business Pollution Control Tax-exempt Bond Program

Provides bond financing to California businesses, regardless of company size, for the acquisition, construction, or installation of qualified pollution control, waste disposal and resource recovery facilities. For more information, contact California Pollution Control Financing Authority at (916) 654-5610, or contact their website at www.treasurer.ca.gov/smallbus.

Sales and Use Tax Exemption

Partial sales tax exemption applies to persons that commence a new trade or business as described in the 1987 Standard Industrial Classification (SIC). For purchases of tangible personal property used primarily for manufacturing, processing, refining, fabrication, recycling, research and development, and the repair of qualified property. For more information, call the State Board of Equalization Audit Evaluation and Planning at (916) 324-2883, or visit their website at www.boe.ca.gov.

Investment Tax Credit

Manufacturers may earn a 6 percent tax credit against California state income tax for purchases of qualified machinery and equipment. This credit can reduce regular tax below tentative minimum tax to the extent the credit exceeds regular tax. The excess can be carried forward for a minimum of seven years. Generally, equipment that will qualify includes tangible personal property used primarily in manufacturing, R&D, and property used to repair, maintain, measure, or test any of that property. Eligibility for the Investment Tax Credit is allowed for purchases of qualified property by persons engaged

in a business described in SIC codes 2000 to 3999. For more information, contact the Franchise Tax Board at (800) 852-5711, or visit their website at www.ftb.ca.gov.

CALIFORNIA TECHNOLOGY, TRADE & COMMERCE PROGRAMS



The agency's programs assist in-state expansion of existing companies while nurturing the growth of emerging industries and small businesses. California Technology, Trade and Commerce Agency has an extensive Internet site with lots of information and resources. Call (916) 323-5400, or visit their website at www.commerce.ca.gov.

Loan Guarantees

Provides guaranteed financing on revolving lines of credit and small loans. A private lender, usually a regulated bank, provides the loan. This loan is supported by a conditional guarantee issued by one of eight regional development corporations. These corporations are nonprofit associations created to administer the State of California's small business development programs. The Office of Small Business, within the California Technology, Trade and Commerce Agency, assumes regulatory authority over these corporations. For more information, call California Technology, Trade and Commerce Agency at (626) 683-2619, or contact their website at www.commerce.ca.gov/state/ttca/ttca_homepage.

Sudden and Severe Economic Dislocation Loan Program (SSED)

Business loans that lead to the creation or retention of jobs in areas of the state affected by plant and military base closures, defense downsizing, industry layoffs, and residentially declared disasters can obtain these funds. Loan amounts range from \$25,000 to \$500,000. Funds can be used for land and buildings (excluding construction), machinery and equipment, and working capital. Terms are from 7-20 years. Companies must be located in SSED-eligible areas. For more information, contact Trade and Commerce Agency at (916) 322-8311, or contact their website at: http://commerce.ca.gov/state/ttca/ttca_homepage.jsp or <http://ceres.ca.gov/cert/grants/tcssed.html>

FEDERAL FINANCING PROGRAMS

U.S. Environmental Protection Agency - Small Business Innovation Research Program

Provides research and development contracts to small businesses to sponsor and promote highly innovative pollution control and prevention projects. This is a competitive federal award program. All small businesses are eligible. Contact U.S. Environmental Protection

Agency, Office of Research and Development at (866) EPA-WEST, or their website at <http://es.epa.gov/ncer/sbir/>

SMALL BUSINESS ADMINISTRATION (SBA)

Small Business Administration programs promote small business formation and growth through loans to qualified applicants. Loans can fund the varied needs of small businesses when necessary financing is unavailable through normal lending channels. There are several types of SBA loans designed to fill special business needs. For more information, call the U.S. Small Business Administration Regional Office in Santa Ana, CA (714) 550-7420, or visit their website at

www.sba.gov. The following program descriptions are the most popular:



are

SBA 7(A) Loan Program

7(A) financing is the most frequently used SBA loan program. Loans are made and disbursed by private lenders and guaranteed by SBA. Loans may be made for any business purpose. Examples include: working capital, purchase of equipment and other assets, or purchase of buildings. A private lender makes the loan and effective December 8, 2004, the SBA guarantees up to 75 percent for loans of up to \$2 million. SBAExpress loans have a maximum guaranty set at 50%.

SBA 504 Certified Development Company Loan Program

The SBA 504 program, is intended to stimulate the growth and expansion of small businesses through the services of a SBA licensed Certified Development Company. The CDC Small Business Finance is an example of such an entity. The role of the CDC is to assist businesses in obtaining long term fixed asset financing in conjunction with private sector financing (Bank, Saving & Loan or other regulated lenders). The typical structure of a 504 is a 50/40/10 split. 50% fixed rate bank loan, 40% fixed rate CDC loan and 10% down from borrower. Participation by CDC is limited to \$1.3 million. The activities of the CDC's are designed to create or retain a meaningful number of jobs and/or to promote other Federally designated economic development activities in the communities in which they operate.

SBA Low Documentation (Low/Doc) Loan Program

The SBA Low/Doc program focuses on the character, credit, and reliability of applicants. No predetermined percentage of equity will be required, nor is lack of collateral a determining factor. Low/Doc reduces the paperwork involved in loan applications. The SBA uses a one-page application and relies on the strength of the individual applicant's character and credit history. SBA guarantee is 90 percent for loans of \$150,000 or less.

SBA Export Working Capital Program Eligibility (EWCP)

The SBA's EWCP provides funds for the manufacture or purchase of goods or services for export purposes, or for the purpose of penetrating and developing foreign markets. The program guarantees repayment to a lender in the event an exporter defaults. By reducing a lender's risk, the EWCP provides an incentive for lenders to finance small business exporter's working capital needs. A private lender makes the loan, and the SBA will guarantee payment up to 90 percent for the loan amount up to the \$1.5 million maximum guarantee amount.

SBA CapLine Program (Revolving Line of Credit)

CapLine is intended to help eligible small businesses obtain a dependable commitment for credit that can meet their short-term financing needs over an established period of time. It is available to small businesses that are unable to obtain revolving lines of credit without guaranty supports, and can show the ability to comply with the servicing requirements of this program. It is intended to finance the cash cycle of qualified small businesses by advancing funds against the value of their existing inventory and accounts receivable. Except the Small Asset-Based Line, CapLine Loans follow SBA's maximum loan amounts as defined under SBA 7(A).

SBA Pre-qualification Loan Program

The Pre-qualification Loan Program helps eligible small business, women, and minorities access capital through the coordinated efforts of both the public and private sectors. The program uses local, private sector organizations as intermediaries to assist in the loan process. Generally, the program is for loan requests of \$250,000 or less.

SBA Small Business Technology Transfer Program (STTR)

STTR is an important new small business program that expands funding opportunities in the federal innovation, research and development arena. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. Frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to hi-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. For more information on the STTR Program, contact: U.S. Small Business Administration, Office of Technology, 409 Third Street, SW, Washington, D.C. 20416, or call (202) 205-6450. Their website address is www.sba.gov/sbir.

U.S. SBA - Small Business Innovation Research Grants (SBIR)

The SBA's Small Business Innovation Research (SBIR) program allows small businesses to compete for federal research and development grant awards, which are used to stimulate commercialization of successful technology. The SBIR program has three (3) phases. To be eligible, for-profit businesses must have a place of business located in the United States with 500 or fewer employees. You can contact federal agencies that participate in the SBIR program. Each agency administers its own program, and establishes its own themes or priorities for project funding. The following is a listing of participating federal agencies:

- Department of Agriculture (202) 402-4002
- Department of Commerce (301) 713-3565
- Department of Defense (703) 697-1481
- Department of Education (202) 219-2050
- Department of Energy (301) 903-3054
- Department of Health and Human Services (202) 690-7300
- Department of Transportation (617) 494-2051
- National Aeronautics and Space Administration (202) 358-0691
- National Science Foundation (202) 653-5002
- Nuclear Regulatory Commission (301) 429-3625

For more information, visit their website at www.sba.gov/sbir or call (202) 205-6450.

OTHER FINANCING RESOURCES**U.S. Department of Housing and Urban Development (HUD)****Community Development Block Grants (CDBG)**

Entitlements Community Development Block Grants are given by HUD to local communities to create local jobs and housing, primarily for low and moderate-income residents. While smaller cities may use CDBG funds to directly finance specific projects, larger cities typically use them to capitalize revolving loan funds to provide low-interest subordinated mortgage loans to businesses. Revolving loan funds give communities the flexibility of making smaller loans to a larger number of projects. Units of local governments in counties and cities are eligible. Special districts, non-profit organizations, and businesses may apply for funds through those jurisdictions. For more information, contact the City of Riverside Development Department at (951) 826-5649, or see the following website www.hud.gov.

Industrial Development Bond Financing (IDB)

The IDBs are a means of providing manufacturers with the ability to purchase land, buildings, and capital equipment through below-market financing, at tax-exempt interest rates. These bonds are the lowest cost and most flexible financing alternative available to manufacturers seeking to expand, renovate, or relocate their facilities. Funding is for projects costing at least \$2 million, and not exceeding \$10 million. Terms are fixed for 15 to 30 years. All manufacturers and/or processors are eligible. For more information,

contact the City of Riverside's Development Department at (951) 826-5519; or write to City of Riverside, Development Department, 3900 Main Street, 5th Floor, Riverside, CA 92522. You may also review the website located at www.riversideca.org.

Inland Empire Lender's Community Development Corporation (IELCDC)

The Inland Empire Lender's Community Development Corporation (IELCDC) is a consortium of 16 financial institutions, government agencies, and private citizens as a for-profit organization for the purpose of providing commercial loans to small businesses in Riverside County. Lender's CDC targets commercial loans up to \$50,000 to minority and woman owned businesses, and to companies in low to moderate-income areas. However, the corporation will make loans available to all small businesses in their geographic service area, regardless of minority status. The goal of Lenders CDC is to stimulate economic growth and to create and retain jobs in the Inland Empire area by providing flexible loan programs to small business owners. Lender's CDC can provide a Stand-by Letter of Credit (SLOC), which may be used to secure various types of transactions on behalf of the IELCDC's borrower, including SBA government guaranteed loans and lines of credit from your bank. In addition, the IELCDC's Micro-loan program is designed for companies that need a small loan for fixtures, equipment, inventory or working capital. Flexible terms include; loans up to \$50,000, five (5) years maturity, ten (10) year amortization, and fixed rates. For more information, contact Inland Empire Lender's CDC at (951) 352-5736, write to Inland Empire Lender's CDC, 10370 Hemet Street, Suite 360, Riverside CA 92503, or visit their website at www.cdclloans.com.

California Economic Development Lending Initiative (CEDLI)

California Economic Development Lending Initiative (CEDLI) was initiated to join financial institutions and corporate investors together to address community needs that they could not meet individually. As a \$50 million statewide community development corporation, CEDLI aims to make loans to small businesses that would otherwise not be made by individual lenders. Loan sizes range from \$50,000 to \$500,000. For more information, contact CEDLI at (510) 267-8990.

WORKFORCE & TRAINING RESOURCES**Employment Development Department (EDD)**

EDD maintains employment records for millions of California workers and collects all employment taxes including Unemployment Insurance (UI), Disability Insurance (DI), Employment Training Tax (ETT), and Personal Income Tax (PIT) withholdings. The Department administers the UI and DI Benefits Programs for those who are out of work or are unable to work due to a non-work-related illness or injury or pregnancy. EDD established a policy to focus on the needs of small business employers. Programs available through the EDD that can benefit small businesses are: local/regional/state labor markets, electronic database of job ready applicants; seminars on current labor conditions, labor law, personnel issues, and employment tax and payroll reporting requirements. For more information, contact EDD at (916) 653-0707, or visit their website at www.edd.cahwnet.gov.

California Employment Training Panel (ETP)

The Employment Training Panel (ETP) contracts with employers, or groups of employers, training agencies/consortia, and Workforce Development Boards (WDB) to conduct various types of training programs. In order to qualify under ETP's program, you must hire and train workers who are eligible to receive unemployment insurance benefits or workers who have exhausted their benefits within the last two years. If your firm is planning to retrain current employees, you must be conducting the training because the jobs are threatened by out-of-state or international competition, and are preventing layoffs, transforming your company into a high-performance workplace, or diversifying your products or services. For more information, contact ETP at (916) 327-5262; or write to Employment Training Panel, 1100 J Street, 4th floor, Sacramento, CA 95814. You can also visit their website at www.etp.ca.gov.

Riverside County Workforce Development Center (WDC)

The Riverside County one-stop Workforce Development Center assists businesses and individuals with a variety of employment and job training services. Conveniently located under one roof are invaluable service providers from the Riverside County Economic Development Agency, the State Employment Development Department, and the Small Business Development Center. Riverside County Economic Development Agency is the local entity that administers the federal Job Training Partnership Act (JTPA). For more information, call (951) 955-3100, or visit their website at www.rivcoeda.org.

Greater Avenues for Independence (CalWORKS/G.A.I.N.)

Riverside County (CalWORKS/GAIN) encompasses marketing both the job ready participant and the welfare/employment program to employers and the community. General information provided by the GAIN program is: applicant pools, tax incentives, and a job bulletin board, where employers can place a job order. Under certain criteria, employers hiring a GAIN individual may qualify for both federal and state tax credits, California Enterprise Zone and Work Opportunity Tax Credit, which provide significant savings. Other services include: recruitment assistance, pre-screening and testing of applicants, use of GAIN facilities, coordination of other local resources, and after-hire follow-up. For more information, call (951) 955-3300, or visit their website at www.riverside.gain.org.

The Employer's Group

Provides human resources, management services, educational programs, litigation surveillance, government regulations, and research library services to members. For more information, call (951) 784-9430; write to The Employer's Group, 3600 Lime Street Building 4, Suite 421, Riverside, CA 92501; or contact them at www.employersgroup.com.

ADDITIONAL RESOURCES**California Small Business Advocate**

Advocate's Help-Line is designed to assist small businesses by providing recorded messages on local, state, and federal programs; licenses and permits; financing; location considerations; fictitious names; payroll taxes; occupational health and safety; and current conferences and seminars. In addition, the office offers one-on-one assistance to help small businesses resolve any problems they are having with state government. For additional information on services, call (714) 550-7420.

Chambers of Commerce

The Chambers are excellent sources of local business news, demographic/economic data, advice, and support. The following list is incomplete because not all ethnic chambers have a strong statewide referral network. If the one you seek is not listed, that doesn't mean it doesn't exist. Check the local telephone directory to be sure, or call the World Chamber of Commerce Directory at (970) 663-3231 to obtain the location of the nearest chamber. You can also contact one of the following:

Greater Riverside Chambers of Commerce	(951) 683-7100
African-American Chamber of Commerce	(951) 888-5223
Asian Indian Chamber of Commerce	(951) 683-7100
California State Chambers of Commerce	(916) 444-6670
China Chamber of International Commerce	(703) 412-9889
Chinese Chamber of Commerce	(213) 617-0396
Filipino American Chamber of Commerce	(212) 972-9326

Hispanic Chamber of Commerce	(714) 953-4289
Indo-American Chamber of Commerce	(951) 688-8111
Iranian Chamber of Commerce	(916) 363-9283 fax
Japanese Chamber of Commerce	(213) 626-3067
Korean Chamber of Commerce	(714) 638-1440
United States Chamber of Commerce	(202) 463-5300
Vietnamese-America Chamber of Commerce	(714) 892-6928

A-Z: Everything You Ever Wanted to Know About Running a Small Business

California Technology, Trade and Commerce, Office of Small Business, 1990. Provides condensed information on starting and selling a business in California, licensing requirements, loan packaging, and financial options. Also includes a listing of reference telephone numbers. For more information, contact the OSB at (916) 324-1295, or visit their website at www.commerce.ca.gov.

California Small Business Guide to Government Services

Senate Select Committee on Small Business Enterprises, 1990. Comprehensive and detailed listing of a wide variety of governmental services for small businesses. For more information, contact the Committee at (916) 322-3960.

Entrepreneur Magazine

Entrepreneur Magazine offers the business owner informative articles relating to running a successful business. For more information, call (949) 261-2325.

Small Business Success, Volumes I - IV

Produced by Pacific Bell Directory in conjunction with the U.S. Small Business Administration. An annual self-help magazine designed to guide entrepreneurs through key business concerns such as financing, marketing, monitoring, cash flow, technology, human resources, international trade, and economic trends. For more information, call (800) 848-8000.

Local Libraries

Libraries represent tremendous resources to the small business entrepreneur. They typically have numerous books and resource materials that cover a large variety of topics. Take the time to visit your local public library or any college or university business library. If possible, drop by or write to one of the federal bookstores, where a wide variety of government publications pertaining to business are available.

California Baptist University Library
8432 Magnolia Avenue
Riverside, CA 92504
(951) 689-5771
www.calbaptist.edu/library

La Sierra University Library
4500 Riverwalk Parkway
Riverside, CA 92505
(951) 785-2396
www.lasierra.edu/library

US Government Printing Office
bookstore.gpo.gov

Riverside Community College Library
4800 Magnolia Ave
Riverside, CA 92506-1299
(951) 222-8651
<http://www.rccd.cc.ca.us/>

University of California, Riverside
Libraries
900 University Avenue
Riverside, Ca. 92521
951.827.1012
<http://library.ucr.edu/?view=libraries>

[Tomas Rivera Library \(Social Sciences
and Business\)](#)
[Science Library](#)
[Music Library & Music Collections](#)
[Media Library](#)
[Government Publications Collection](#)

City of Riverside Library

Branches:
Arlington Library
9556 Magnolia Avenue
Riverside, CA 92503
(951) 689-6612

Casa Blanca Library
2985 Madison Street
Riverside, CA 92504
(951) 826-2120

Trade Associations

Trade associations provide a broad array of networking and assistance services for their members. Most trade associations can be accessed through either of the following catalogs and/or sources.

American Entrepreneurs Association
2392 Morse Avenue
Irvine, CA 92714
(949) 261-2393
www.entrepreneur.com

Eastside Cybrary
Information Learning
Center for Children ages 8-16
4016 Chicago Avenue
Riverside, CA 92507
(951) 684-8347
www.cybraryconnect.org

La Sierra Library
4600 La Sierra Avenue
Riverside, CA 92505
(951) 684-7740
www.riversideca.gov/library

Main Library
3581 Mission Inn Avenue
Riverside, CA 92501
(951) 826-5201

Marcy Library
3711 Central Avenue
Riverside, CA 92506
(951) 682-5524

Nichols Cybrary
5505 Dewey Ave
Riverside, CA 92504
(951) 359-3906
www.cybraryconnect.org

California Small Business Association
P.O. Box 661235
Los Angeles, CA 90066
(800) 350-CSBA
www.csba.com

Encyclopedia of Associations
Gale Research Company
835 Penobscot Building
Detroit, MI 48226
(800) 877-GALE
www.galegroup.com

National Business League
4324 Georgia Ave. NW
Washington, D.C. 20011
(202) 466-5483
www.thenbl.com

National Federation of
Independent Business
53 Century Blvd. Ste.250
Los Angeles, CA 90066
(310) 306-4540
www.nfibonline.com